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ABSTRACT

This study examined the issues of income adequacy and responsibility for the care of older adults, comparing the opinions of people in the United States and Sweden concerning these issues. Results from a Swedish national sample of 1,005 telephone interviews in 1986 were compared with results from an American national sample from 1981. The findings revealed that 38% of the Swedish sample, compared to 55% of the American sample, reported that not having enough money to live on was a serious problem. For both countries, the problem appeared to deline with age. Even when Blacks and Hispanics were omitted from the American sample, proportionately more White Americans than Swedes reported not having enough money to live on. Concerning who should assume more responsibility for the care of the elderly, 13% of the Swedish sample and 23% of the American sample reported that the elderly should be doing more for themselves; 51% of Swedes and 54% of Americans believed that the government should be doing more; and 52% of Swedes and 46% of Americans felt that the children of the elderly should assume more responsibility. In the United States, the older the respondent, the lower the proportion feeling that government should be doing more; in Sweden, the older the respondent, the higher the proportion expressing that viewpoint. (NB)

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INCOME ADEQUACY AND RESPONSIBILITY FOR THE ELDERLY IN SWEDEN AND THE UNITED STATES: A Comparative Analysis

by
Harold L. Sheppard
and
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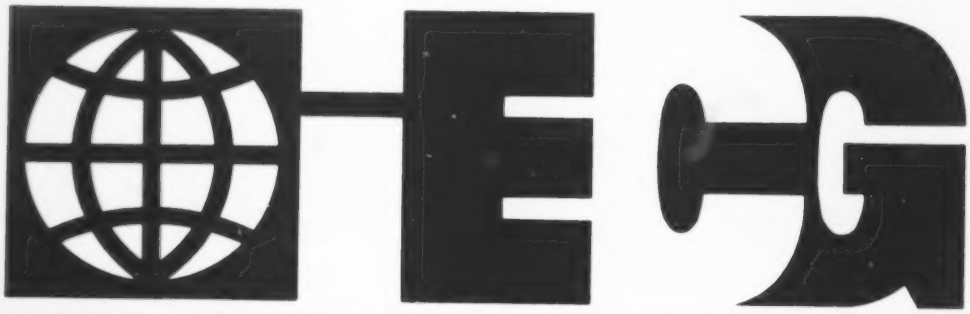

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Income Adequacy and Responsibility
for the Elderly in Sweden
and the United States

Introduction

This report deals with an issue that has an impact on the well-being of individuals of all ages -- income adequacy; and another vital issue affecting the conditions of older persons -- whether more responsibility for their care needs to be assumed by government, the children of the elderly, and the elderly themselves. The topic of poverty has consumed great attention on the part of legislators and other elected officials, the general public, and, of course, policy researchers in and out of academia.

The issue of responsibility is especially salient in the United States, given its constant debates over the legitimacy of government's role in caring for selected population segments, particularly vis a vis the obligations of the family, and those of individuals themselves. We are concerned here about responsibility for the elderly.

Partly because of the International Exchange Center's program of exchange with European, and especially Swedish gerontology, it was a logical outcome of that exchange that the Center funded a public opinion survey conducted by SIFO, a private Swedish polling organization, in late 1986, in which questions from a national survey in 1981 (by Louis Harris Associates, for the National Council on

Aging*) were asked of a Swedish national sample. Descriptions of sampling designs and methods are in the Appendix to this report.

A comparison of Sweden and the United States regarding these two issues is interesting chiefly because of the reputation in America of Sweden's "Welfare State" and how that country's social policies presumably lead to a high level of income maintenance, and also to an active "intervention" role of government in assuring the well-being of its citizens, in this case, the elderly.[1] To what extent, then, do Swedes (of all ages) believe their incomes support a satisfying standard of living? Is there any variation among Swedes as to how well-off they are, or how "hard-strapped" they are?

Do Swedes believe that government is doing enough? Is the family doing enough? And what about the elderly themselves? Are there variations within the Swedish population regarding the responsibility of these three institutions.

These questions refer to the Swedish public itself. The second part of this report deals with the intriguing question of differences, if any, between Sweden, on the one hand, and America, on the other. Do Swedes have the same or a different proportion with responses placing them in a higher level of "perceived income adequacy,"

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*Aging in the Eighties: America in Transition, Washington: National Council on Aging, 1981.

[1]On this subject, see W. Sidel, Medical Care in Sweden -- Planned Pluralism, "Social Change in Sweden", February, 1979, New York: Swedish Information Service; and Bent Rold Anderson, "Rationality and Irrationality of the Nordic Welfare State," in Daedulus, Winter, 1984, pp. 109-140.

compared to Americans? Are variations (if any) within each country the same?

As for the issue of institutional responsibility for the elderly, do Swedes, more than Americans, believe that government, the family, and the elderly themselves need to do more for the elderly than is already being done by each of these three?

The first section deals with the results of the Swedish survey on the two topics of income adequacy and of institutional responsibility. The Sweden-United States comparisons on these two issues form the second part. We hope that the results stimulate a continuing interest in the policy and research dimensions of these important concerns.

I. Income Adequacy

In approaching the decades-long issue of "poverty" and income adequacy, the use of monetary-unit income (dollars, krones, pesos, francs, etc.) as a basis for determining levels or rates of poverty, or of income adequacy has severe limitations. For one thing, the use of monetary-unit income omits non-cash benefits, such as social, health, and nutritional services; housing subsidies; food stamps; and tax privileges -- the latter being especially relevant in the case of persons with comfortable living standards. Attempts to account for these non-cash benefits are tedious, debatable, and very costly.[2]

Second, the definition of adequacy is perhaps a more serious question. No specific quantitative monetary-unit figure below or above a certain amount is by itself a satisfactory indication of "adequacy" (even when we put a value on the "costs" of food or calories or vitamins deemed necessary for a minimum level of subsistence from a nutritionist's point of view). Government figures developed to demarcate adequacy from inadequacy (or "nonpoverty" from "poverty", etc.) are, in any event, derived somewhat arbitrarily from concepts which are the products of observers or "outsiders" called experts or technicians. They are also called objective. These varying formulas are refined (and rerefined) to take into account in-kind benefits, regional differences, family size, etc., but they

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[2]For a detailed exposition of the conflicts and quandaries involved in the incorporation of noncash benefits into acceptable measures of income adequacy, see the September, 1987, report by the Government Accounting Office, NonCash Benefits.

tend to be very cumbersome and overly technical for practical or policy use -- and still subject to criticisms involving bias, arbitrary assumptions, etc.

Third, and more important, this genre of concepts, measurements and methodologies -- which are based fundamentally on the concept of monetary-units (money) directly or indirectly, or the cash value of non-cash benefits -- are derived from the viewpoints only of the observers. The genre ignores the perspective or perceptions of the observed and their judgments as to the adequacy of their income. It is our position that in answering the interview questions about adequacy of money or income that we have developed, there is involved a sort of filter process, wherein any non-cash benefits are reckoned with as an element influencing the answers given by men and women. In other words, our approach by and large accounts for any non-cash benefits received by the individual.

Finally, our approach not only simplifies the disputatious issue of if and how to account for non-cash income. More important for persons engaged in cross-national comparisons, the approach avoids the equally troubling challenge posed by having to develop standard measures for different monetary-unit systems, i.e., between nations. In our opinion, it is far less difficult to rely on the use of measures based on the responses of men and women to our questions which are designed to tap their judgments of the adequacy of their income.

The concept we rely on here has been termed "Perceived Income Adequacy," first developed by one of the authors in 1982, in writing a

special report for Travelers Insurance Companies and based on the National Council of Aging/Louis Harris 1981 survey data.[3]

Two key questions form the basis of our measure of Perceived Income Adequacy:

1. Whether "not having enough money to live on" is a very, or somewhat serious problem -- or hardly a problem at all, personally, to the respondent.

2. The respondent's choice of one of the following:

   "Please tell me which one of the statements on this card best describes your situation:

   A. I really can't make ends meet with the income I have now.

   B. I just about manage to get by with the income I have now.

   C. I have enough money to get along and even a little extra.

   D. I can buy pretty much anything I want with the income I now have."

Before presenting the results of the typology of Perceived Income Adequacy, we want to report the results of the Swedish survey relating to each of the two separate questions described above.

1. In Sweden, less than 9 percent of the total sample indicated that "not having enough money to live on" was a very serious problem; and nearly 30 percent said that it was a somewhat serious problem. Thus, for 38 percent of the Swedish sample, inadequate income is a problem. This percentage will be of greater interest when we compare it with the American sample, to be discussed later.

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[3]See Harold L. Sheppard and Richard E. Mantovani, Hard-Strapped and Well-Off Retirees: A Study in Perceived Income Adequacy, Washington: NCOA, 1982.

But just taking the Swedish sample at this point, older Swedes are better off than younger ones, as far as this particular measure of income adequacy is concerned. On each component of the possible answers ("very" and "somewhat" serious), the older the respondent, the lower the percentage stating that not having enough money to live on was a very or somewhat serious problem. The combined responses range from 55 percent of the youngest (16-23) to only 25 percent of the oldest (65+). The sharp break between the proportions of the under- and over-40 age groups should be noted.

Table 1

Not Enough Money to Live on as a Very or Somewhat Serious Problem, by Age, Swedish Sample

	Total Sample	16-23	24-39	40-49	50-64	65+
Very Serious	9%	13%	9%	10%	7%	6%
Somewhat Serious	30	42	40	24	20	19
	39%	55%	49%	34%	27%	25%

2. When asked to choose one of the descriptions that best applied to their income situation,

> Less than 7 percent of the overall Swedish sample replied that they "really can't make ends meet with the income I now have";
>
> Nearly 39 percent indicated that they "just about manage to get by with the income I have now";
>
> 43 percent reported they "have enough to get along and even a little extra"; and
>
> Nearly 12 percent felt they "can buy pretty much anything I want with the income I have now."

Table 2

Swedish Evaluations of Income, by Age

	Total Sample	16-23	24-39	40-49	50-64	65+
1. I really can't make ends meet with the income I have now	7%	15%	8%	6%	2%	4%
2. I just about manage to get by with the income I have now	39	47	41	31	35	40
3. I have enough to get along and even a little extra	43	31	41	53	50	41
4. I can buy pretty much anything I want with the income I have now	12	7	11	10	14	15

Using only the last two possible responses combined for purposes of simplifying the reporting of inter-age comparisons, the picture is not as clear-cut as the one reflecting the previous question about not having enough money to live on. In this case, the percentage stating that they have <u>at least</u> enough money to get along and even a little extra (response items 3 and 4) increases by age, <u>until</u> we come to the oldest, 65-plus group. Only 38 percent of the youngest respondents; 52 percent of those 24-39; and a high 63-64 percent of the 40-64 age group, are fairly well-off. But for the oldest respondents, only 56 percent have at least enough to get along, or better.

Table 3

Percent of Swedes Reporting they "Have Enough to get Along and Even a Little Extra" or "Can Buy Pretty Much Anything I Want", by Age

Total	16-23	24-39	40-49	50-64	65+
55%	38%	52%	63%	64%	56%

The more important measure, however, is our typology of Perceived Income Adequacy, derived from a combination of the responses to the above two questions. A measure based on more than one questionnaire item is generally more reliable than the use of simply one. An individual who states that he or she has at least enough income to "get along and even a little extra", or "can buy pretty much anything I want", and who also states that not having enough money to live on is no problem at all (the Well-Off) is clearly quite distinct from another person who can do no better than "just about manage to get along with the income I have now", and who also declares that not having enough money to live on is a very or somewhat serious problem (the Hard-Strapped).

The three types of persons derived from this approach are accordingly:

The Well-Off type, consisting of men and women who:

(a) report that "not having enough money to live on is no problem at all; and

(b) indicate that they "have enough to get along and even a little extra," or "can buy pretty much anything I want."

The Hard-Strapped consists of persons who:

(c) report that "not having enough money to live on" is a very or somewhat serious problem; and

(d) indicate that they "can hardly make ends meet," or "can just about manage to get along with the income I have now."

All other respondents, those with inconsistent responses to the two questionnaire items, are classified as Intermediates.

For Swedes of all ages, 44 percent are Well-Off and only 27 percent are Hard-Strapped; the remainder (29 percent) are "Intermediates".[4]

Table 4

Percent of Swedes "Hard-Strapped" "Well-Off", by Age

	Total Sample	16-23	24-39	40-49	50-64	65+
% Hard-Strapped	27%	45%	34%	23%	15%	20%
% Well-Off	44%	28%	36%	52%	52%	51%

(% Intermediate = 100% minus sum of percents Hard-Strapped and Well-Off).

Use of the typology reveals a picture that demarcates the different age groups much more clearly than the separate results derived from using the two questions forming the basis of the typology. Concentrating only on the Well-Off proportions (forming 44 percent of the total Swedish sample), we find a distinct discrepancy between Swedes under and over 40. Slightly more than one-half of Swedes 40 and older are Well-Off, a proportion far greater than the 28-36 percent of those under that age. But perhaps even the 16-23 age group (a majority of whom are students) should be demarcated from those 24-39, especially when we focus on the Hard-Strapped type. In

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[4]The U.S. data analysis restricted so far to retirees and others 55 and older shows that this group or type was intermediate in many respects, notably reported income; ability to save; having to use up savings; home ownership, etc. In other words, the three types emerging from this method reflect reality, and is not a matter of caprice.

this case, a very substantial 45 percent of the youngest, but only 34 percent of those 24-39 years old, are Hard-Strapped. In turn, the latter age group is clearly distinguishable from the Swedes 40 and older: only a maximum 23 percent of the 40-plus Swedes are Hard-Strapped.

The overall, general finding, of course, is that Perceived Income Adequacy is related to age, with the older adults (40 and older) better off than younger Swedes.

Occupation. One important socio-economic variable that is related to our measure of Perceived Income Adequacy is occupation. The results show that there are marked differences according to occupation, as Table 5 demonstrates. Blue-collar Swedes are clearly in a disadvantaged position. Only 37 percent of these workers, but at least 53 percent of white-collar workers and the self-employed, are well-off; and at the lower level of income adequacy, 30 percent of the blue-collar Swedes, compared to only 18 percent of the two other categories of labor force participants, are Hard-Strapped. There is no question, as far as this measure of income adequacy is concerned, that Sweden's Blue-Collar workers are well behind other workers -- and retirees. We should also report that students, however, are the worst off. One-half of them are Hard-Strapped; only one-fourth are Well-Off. This income adequacy status of students explains most of the unique status of our subsample of 16-23 year-olds, since this age group consists mostly of students whose income adequacy status could

be considered a temporary, transitory one.[5]

Table 5

Perceived Income Adequacy, by Occupation

	Total Sample	Blue Collar	White Collar	Self-Employed	Labor Force All Occupations	Retired, All Occupations
Hard-Strapped	27%	30%	18%	18%	24%	20%
Well-Off	44%	37%	53%	57%	45%	51%

Includes students and housewives.

II. The Responsibility of Government, Family and The Elderly Themselves in Caring for the Elderly

Given the ongoing debate in the United States and elsewhere (including Sweden) about what should be the responsibility of the state and other institutions in caring for such groups as the elderly, we were led to ask about the views of Swedes; and furthermore, to compare the results in Sweden with the results of the survey of Americans in the 1981 NCOA/Harris study.

About one-half (51 percent) of the overall Sweden sample is of the opinion that government should assume more responsibility for older persons than it does now -- similar to the percentage (52 percent) stating the same for family. But only 13 percent feel that the elderly should be doing more for themselves. Apart from the very youngest Swedes (16-23), there is a positive relationship between age and choice of government -- from 38 percent of these 24-39; to 48

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[5]Preliminary estimates show that among labor force members 16-23, the percent Hard-Strapped is 35 percent; the Well-Off, also 35 percent.

percent of Swedes 40-60, and 57 percent of the oldest ones. But when it comes to more responsibility by the family, the opposite relationship prevails among the 24-plus Swedes.

Table 6
Swedish Proportions Stating
That Government, the Family and
The Elderly Themselves Should Assume
More Responsibility Than Now, by Age

	Total Sample	16-23	24-39	40-64	65+
Government	51%	49%	38%	48%	57%
Family	52%	31%	64%	59%	48%
Elderly Themselves	13%	26%	16%	10%	13%

One critical thing to highlight is the fact that government and family are viewed in opposite terms, on the age continuum. For government, the older the adult respondent, the higher the proportion feeling that government should be doing more. Regarding the family, the opposite relationship prevails.

For those key age groups (24-64) in the Swedish population, there is thus the belief that compared to the role of government in caring for their elderly, families are not doing enough for them. Government, by comparison, is doing enough. In contrast to this greater attention to the role of the family than to government, the pattern is reversed among the elderly themselves. Among the Swedes 65 and older, government -- more than the children of the elderly -- is seen as not doing enough.

In summary, these tables show that:

1. Only a small percentage of the Swedes (13 percent) believe

that the elderly are not doing enough for themselves.

2. The older the adult Swede, the greater the likelihood of expressing the judgment that government should be doing more; and conversely,

3. The older the adult Swede, the lower the likelihood of expressing the judgment that the family should be doing more.

Elderly Males and Females. As already discussed, elderly Swedes cite the family less frequently than government as having to do more than it does now for older people. But closer examination reveals that this applies only to the men in this older age category. They -- compared to older women -- point to government by a very large margin, 62 to 51 percent. As for more responsibility by the elderly themselves, older men and women are not different from each other. But only 44 percent of the elderly males of Sweden believe that the family is not doing enough -- compared to 51 percent of the older women.

Table 7

Institutions Needing to Assume More Responsibility Than They Do Now, Among Older Swedes, by Sex

	Men	Women
Government	62%	51%
Family	44%	51%
Elderly Themselves	13%	13%

One post facto explanation for this gender difference has to do with the possibly greater tendency of women -- especially older ones -- to be more family-oriented than men. This explanation, of course, is only a provisional one, and needs more systematic investigation through a well-designed research project explicitly aimed at testing it.

III. Swedish-United States Comparisons

The previous section has dealt with data regarding the Swedish sample itself. But a major purpose of the Swedish survey was to develop a program of cross-national comparisons. The topics of income adequacy and responsibility for care of the elderly in Sweden should be of special interest because of the widespread belief that Sweden has pursued and achieved a high level of income security and social services that assures its citizens of a standard of living beyond the "safety net", particularly when compared to the United States' policies and record.

To be sure, there are caveats that must be raised in interpreting the comparative results reported here. Sample selection and methodology; timing; and other features distinguish the two different data sets. For some comparisons, even the age-breaks programmed into the two sets are not precisely identical. Nevertheless, varying responses according to age, and to a great extent, total sample averages, warrant comparisons. They should, we hope, stimulate further, well-defined policy research and interpretation not only for Swedish-U.S. comparative research purposes, but also for wider cross-national projects on the topics treated in this report, as well

as other topics of concern to serious policy researchers and policy makers.

Not Having Enough Money

As reported earlier, only 38 percent of the Swedes stated not having enough money to live on was a serious problem. The corresponding proportion of the American sample was substantially higher -- 55 percent. The lower Swedish proportion indicating not enough money to live on applies in each age group. But just as important is the fact that for both countries the problem declines by age. Older Swedes and older Americans are much less prone to feel that they do not have adequate income than their younger compatriots.

Table 8

Not having enough Money to Live On
as a Very or Somewhat Serious Problem,
Sweden and U.S., by Age

	Total Sample	16-23/ 18-24	24-39/ 25-39	40-64	65+
Sweden	38%	55%	49%	30%	25%
U.S.	55%	66%	64%	46%	41%

But the fact remains that the problem of not having enough money characterizes a high proportion of Americans. Furthermore, the saliency of the problem is also greater in the United States. For example, 22 percent of the U.S. sample report insufficient money as a very serious problem -- compared to only 9 percent of the Swedish national sample. This saliency contrast between Sweden and the United

States holds also for each age group, as reported in the following table.

Table 9

Saliency of Inadequate Money (% "Very Serious"), by Age, Sweden and the United States

	Total Sample	16-23/ 18-24	24-39/ 25-39	40-64	65+
Sweden	9%	13%	9%	8%	6%
U.S.	22%	29%	23%	18%	17%

Having Enough to Get Along/Can Buy Anything I Want

On this measure, the Sweden-U.S. proportions indicating they "have enough income to get along, and even a little extra", or that they "can buy pretty much anything I want with the income I now have", are not as contrasting as in the case of the previous question. The overall Swedish proportion is 55 percent; the U.S. one, 51 percent. As the following table illustrates, however, the two-country contrast prevails among only those 24 or 25 and older. For these adult age groups, the discrepancy between Swedish and U.S. propositions is greater than for the total sample, as cited later.

Table 10
Percent Having Enough Income to Get Along, or Better (Positive Evaluation)

	Total Sample	16-23/ 18-24	24-39/ 25-39	40-64	65+
Sweden	55%	38%	52%	64%	56%
U.S.	51%	48%	46%	56%	48%

Any technical analysis of the statistical significance of these differences is not feasible or appropriate, given especially the

different sampling frames. But the difference is in the expected direction, that is, expected because of the reputation of Swedish social policy particularly in regard to income distribution and that country's conscious policy aimed at providing adequate (if not "equal") incomes. The only exception to the Swedish "superiority" pertains to the youngest age group, among whom only 38 percent -- compared to 48 percent of the 18-24 Americans -- are in the positive category having at least enough to get along and even a little extra.

There is a marked contrast, however, between these two countries that belies any stereotype of Swedish equalitarianism, at least among generations. In the table above, the Positive Evaluation proportions of American age groups are virtually identical except for those 40-64 whose proportion (56 percent) is somewhat higher than for those under 40 and over 65. In these younger and older groups, the range in proportions is a narrow 46-48 percent.

But for the Swedish scene, there is a wide range among age groups as far as Positive Evaluation is concerned -- from only 38 percent of the youngest to 64 percent of those 40-64.[6] What is common to both countries is the superior position within Sweden and the United States of the "middle-aged" (40-64). This age group has the highest Positive Income Evaluation -- 56 percent in the United States (compared to only 47 percent for the remaining American age groups); and 64 percent in

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[6]Even when we disaggregate this broad age-span group, the Swedish Positive proportion remains the same: 64 percent of those 40-49, and for those 50-64. In the case of the U.S. data, we also found no difference within the 40-64 age group: 56 percent for both those 40-54 and 55-64.

Sweden (compared to only 54 percent of the remaining Swedish age groups).

Finally, if we concentrate on only the adult age groups (24 or 25 and older) the Swedish-U.S. contrast in this one component of our Perceived Income Adequacy measure is quite distinct, and in favor of the Swedish adults. Age group by age group, the Swedish Positive proportion is greater than for its American counterpart:

Table 11

	% with Positive Evaluation	
Age	Sweden	U.S.
24-39/25-39	52%	46%
40-64	64%	56%
65-plus	56%	48%

Sweden Versus American Whites

A debatable and controversial question arises when making cross-national comparisons between the United States and European countries -- especially Scandinavian ones -- as to whether American Whites only should be the basis for such comparisons. It could be argued that a major purpose of this type of cross-national research has a national policy dimension as the unit of comparison and that it should, therefore, require no exclusion of any ethnic or racial grouping. In other words, the measure of one society's socio-economic progress or status should be based on that total society, especially when it comes to international policy research and comparisons.

Nevertheless, there is the temptation to compare only American Whites with the Swedish population whose racial composition is almost

entirely white. When Blacks and Hispanics are excluded from our analysis, what are the results as far as the Sweden-U.S. comparisons are concerned?

Not Having Enough Money. How serious is the problem of not having enough money to live on, among American Non-Hispanic Whites, and Swedes? Even when Blacks and Hispanics are left out of the American sample, the fact remains that proportionally more White Americans than Swedes report not having enough money to live on as a serious problem. As for the saliency of the problem, those American Whites saying it is a very serious problem is twice the rate among the total sample of Swedes -- 16 versus 8 percent. And for just the White elderly, the same difference prevails: 13 percent of the 65-plus U.S. Whites, but only 6 percent of their Swedish age peers indicate that it is a very serious problem.

Table 12

Not Having Enough Money to Live On as a Problem, All Ages

	Sweden	U.S. Non-Hispanic Whites
Very Serious	8%	16%
Somewhat Serious	30	33
	38%	49%

These comparative findings -- especially about extremes in Sweden and the United States -- reinforce the impressions of a Swedish sociologist, Hans Berglind of the University of Stockholm, who has expressed the notion that compared to Sweden, in the United States "You can find the very best -- and the very worst."

Income Evaluation. Among U.S. Whites only, the proportion who, at the very least, have enough income to get along and even a little extra (Positive Evaluation) is almost identical with the Swedish proportion -- 54 percent of the American Whites, and 55 percent of the Swedes. This close similarity applies to all ages. But one difference has to do with the extremes on this particular measure (response 1 and 4), especially at the lower end, as the following table demonstrates:

	Sweden	U.S. Whites
1. I really can't make ends meet with the income I have now	7%	11%
2. I just about manage to get by with the income I have now	39%	35%
3. I have enough to get along and even a little extra	43%	40%
4. I can buy pretty much anything I want with the income I have now	12%	14%

This table shows that even when Blacks and Hispanics are excluded from the cross-national comparison, the American percentage of respondents reporting that they really can't make ends meet is about 1.5 times greater than the Swedish percentage. At the opposite extreme, for American Whites, the very positive percentage is slightly higher than for Swedes. Again, Berglind's observation is relevant here.

Among the elderly, the same pattern prevails, but in more marked form:

	Sweden 65+	U.S. Whites 65+
1. I really can't make ends meet with the income I have now	4%	8%
2. I just about manage to get by with the income I have now	40%	38%

3.	I have enough to get along and even a little extra	41%	34%
4.	I can buy pretty much anything I want with the income I have now	15%	20%

That is, the United States has a higher proportion of poorest-off elderly whites (persons citing response 1 in the above table) than does Sweden. In fact, it is twice the Swedish figure -- 8 percent versus only 4 percent in the case of Sweden. But at the same time, and conversely, it is also true that the United States' proportion of elderly whites who enjoy a very comfortable standard of living (response 4) is roughly 5 percentage points greater than the equivalent Swedish proportion -- 20 percent versus 15 percent.

Thus, the United States in this case has the highest poorest-off and the highest best-off, when we consider elderly whites in that country relative to the elderly in Sweden -- one more confirmation of Berglind's contention.

These comparisons should not detract from the fact that within both countries, the elderly are better off than younger persons. Their percentages of not being able to make ends meet are lower, and of being able to buy pretty much anything they want are higher, than the corresponding percentages of younger persons.

Typology of Perceived Income Adequacy Among Older Swedes and Americans

This section is limited to a comparison of the results of the use of our typology of Perceived Income Adequacy between older Swedes and Americans. For Swedes 65 and older, we have already reported that 51 percent are Well-Off (compared to only 42 percent of the under-65 Swedes); and only 20 percent are Hard-Strapped (compared to 29 percent of the under-65 Swedes). But how do their Well-Off and Hard-Strapped proportions among older Swedes compare with those for Americans? The question is a critical one, given the extensive publicity by and about Sweden over the advantages enjoyed by its older citizens.

Table 13

Percentages Hard-Strapped and Well-Off Among Swedish and Americans 65 and Older

	Sweden	United States
% Hard-Strapped	20%	35%
% Well-Off	51%	42%

The accompanying table's data suggest that older Swedes enjoy a more comfortable standard of living than older Americans. More than one-half of the Swedes are Well-Off, according to our typology, compared to slightly more than two-fifths of their American age peers; but a greater contrast emerges when the focus is on the Hard-Strapped; among the Swedes, the Hard-Strapped constitute only 20 percent, but

for Americans, a much higher proportion-- 35 percent.[7]

As another way of epitomizing the cross-national contrast, the Swedish Well-Off proportion is more than 2 1/2 times the Swedish Hard-Strapped proportion. But the corresponding ratio for the 65-plus Americans is only 1.2. In other words, older persons in Sweden are far more likely than those in America to be satisfied with the adequacy of their incomes.

Nothing has been said in this report so far about differences, if any, between older men and women, or how such differences themselves fare as far as the cross-national comparisons are concerned. The results of such comparisons are shown in Table 14.

Table 14

Perceived Income Adequacy Among Swedish and American Elderly, by Sex

	65-Plus			
	Males		Females	
	Sweden	U.S.	Sweden	U.S.
% Hard-Strapped	21%	29%	18%	32%
% Well-Off	45%	48%	60%	42%

Sixty percent of the women, but only 45 percent of the men, among the Swedish elderly, are Well-Off; furthermore, fewer of the women are Hard-Strapped. In the United States, the pattern is exactly opposite -- with women in the more disadvantaged position. When it comes to elderly women, therefore, Berglind's observation might need to be

[7]Even among U.S. non-Hispanic Whites, the relative position of Swedes remains: 45 percent of the former are Well-Off; Hard-Strapped, 31 percent.

qualified. While the "very worst" is to be found among American elderly men and women (29 percent and 32 percent Hard-Strapped), it appears that the "very best" is to be found among elderly Swedish women (60 percent Well-Off).

More precisely, a ranking of the Well-Off and Hard-Strapped ratios for these groups shows the elderly Swedish women at the top, and the American elderly women at the bottom:

	Well-Off / Hard-Strapped Ratio
Swedish Women	3.33
Swedish Men	2.14
American Men	1.66
American Women	1.31

Table 14's figures indicate that as far as elderly men are concerned, the most noticeable Sweden-U.S. difference is the high percentage of older American men who are Hard-Strapped -- 29 percent, compared to only 22 percent of their Sweden age-peers. But more remarkable is the cross-national difference between the older women. Sixty percent of Swedish women 65 and older, but only 42 percent of their American counterparts, are Well-Off; and nearly one-third (32 percent) of American older women are Hard-Strapped, versus less than one-fifth (18 percent) of the Swedish women. To repeat, one other facet of Table 14 is that unlike in the United States, it appears that older women in Sweden are much more Well-Off than men in that country.

Who Should Be Doing More For The Elderly?

Comparing the overall samples of Sweden and the United States, there are some notable differences in how the two countries' citizens judge the need for more responsibility for the elderly to be assumed by government, children of the elderly, and the elderly themselves. The principal contrast has to do with the elderly themselves.

Among the Swedes as a whole, a much smaller percentage than of the Americans feel that the elderly should be doing more for themselves than they are now -- 13 versus 23 percent. There is much more similarity between the two countries when it comes to government: 54 percent of the Americans, and 51 percent of the Swedes, believe that government needs to be doing more than it is now.

Table 15

Who Should Assume
More Responsibility Than Now,
Sweden and the United States

	Sweden	U.S.
Government	51%	54%
Children of Elderly	52%	46%
Elderly Themselves	13%	23%

When it comes to the family, however, the similarity between the two societies is not as close: only 46 percent of Americans but 52 percent of the Swedes, feel that children of the elderly need to be doing more. The other aspect of the issue of family responsibility should be pointed out: For the Swedes, the percentages citing government and family are equal (51 and 52 percent, respectively), but for the Americans there is an eight-point spread: 54 percent pointing to the government, and only 46 percent pointing to the family, as

institutions that should be doing more for the elderly. That is, in both societies, large and somewhat equal proportions are of the opinion that government should be doing more for the elderly, while a somewhat larger proportion of Swedes than of Americans feel that the children of the elderly should be doing more.

But if anything distinguishes the two societies, it is (as reported above) the contrast regarding the role of the elderly themselves. To repeat, a much smaller proportion of Swedes -- only 13 percent -- compared to 23 percent of Americans believe the elderly should be doing more than they are now.

For each age group in each country, what does a cross-national comparison reveal on the responsibility issue? The fact, for example, that government is cited by roughly the same proportion by two countries' citizens as a whole does not automatically mean that corresponding age groups in each country are similar to one another.

Table 16

Swedish and American Proportions
Stating That Government Should Assume
More Responsibility, by Age

	Total Sample	16-23/ 18-24	24-39/ 25-39	40-64	65-Plus
Sweden:	51%	49%	33%	48%	57%
United States	54%	66%	53%	49%	50%

The table showing comparisons by age group on the issue of governmental responsibility is a good illustration of this point. For Swedes under age 40 (for both the 16-23 and 24-39 year-olds), the proportions are well below those for their American age peers. Sweden-U.S. differences are much smaller among the 40-plus age groups.

In fact, the proportion of the oldest Swedes for more governmental responsibility is higher than among their American age peers -- unlike the results for the total samples in which case the Americans as a whole have a higher proportion for more governmental responsibility.

Furthermore, the relationship of age to this issue basically is in somewhat contrasting directions in the two countries. For the United States, the older the respondent, the lower the proportion feeling that government should be doing more; in Sweden (after age 23), the older the respondent, the higher the proportion expressing that viewpoint.

We can only speculate on the reasons for such a contrast, pending a new and more detailed study designed to explore possible reasons for the contrast. We do know that in the United States sample, (1) age is positively associated with conservatism (as stipulated by respondents); and (2) conservatives have the lowest proportion believing that government should assume more responsibility, and conversely as to the responsibility of the family and the elderly themselves. We cannot be sure about the views of Swedish equivalents of American conservatives, middle-of-the-roaders, and liberals; or for that matter, whether age in Sweden has anything to do with opinions about the role of government. It may be that the issue of government's role in such matters has not been one that divides Swedes of different political affiliations as much as it does in the United States. Swedish "conservatives" may have views about governmental responsibility that are deemed "liberal" by many Americans. In that case, something else about the differences between generations in Sweden, other than political perspective, must be at play here. Or it

may indeed be the case that among adult Swedes (24 and above), older generations may be -- in contrast to the American situation -- less conservative than younger adults, and hence, not so reluctant to accept and promote greater government involvement in social policy.

Table 17

Swedish and American Proportions
Stating That the Family Should Assume
More Responsibility, by Age

	Total Samples	16-23/ 18-24	24-39/ 25-39	40-64	65+
Sweden	50%	31%	64%	59%	48%
U.S.	46%	45%	51%	48%	34%

As for the responsibility of the family, or the children of the elderly, the patterns are identical for the two countries, contrary to judgments about government. That is, among adults (24 or 25 and older) in both countries, the older the respondent, the lower the proportion claiming that the family needs to be doing more than it is now. However, it should be pointed out that for each of these adult age groups, the Swedish percentage selecting the family as having to do more is greater than the American percentage.

Table 18

Swedish and American Proportion
Stating That the Elderly Themselves
Should Assume More Responsibility, by Age

	Total Sample	16-23/ 18-24	24-39/ 25-39	40-64	65-Plus
Sweden:	13%	26%	16%	10%	13%
United States:	23%	21%	19%	26%	27%

But when it comes to whether the elderly should be doing more for themselves than they are now, in each age group, except for the

youngest, the Americans believe more than Swedes that the elderly should assume more responsibility -- a pattern contrary to the one pertaining to family responsibility.

Furthermore, while the relationship of age to this issue in Sweden is basically a negative one (i.e., the older the respondent, the lower the proportion claiming that the elderly should be doing more for themselves), the relationship in the United States is the very opposite. Older Americans, therefore, are far more predisposed than their Swedish age peers to express the view that their own generation needs to be doing more for itself than it does now. To some extent, this difference may be attributable to the generally accepted image in America that the elderly prefer to be independent, and prefer to be less dependent on others -- including their children. The following table shows that only on this issue (of responsibility of older persons themselves) do the American 65-plus respondents have a higher proportion than those of the Swedish elderly.

Table 19

65-Plus

% Should Assume More Responsibility	Sweden	United States
Government	57%	50%
Family	48%	34%
Elderly Themselves	13%	27%

Appendix

Study Design and Sample Selections

The data for this study were collected in October, 1986, as part of the Daily Telephone Omnibus conducted by Sifo (a Swedish polling organization) for the International Exchange Center on Gerontology, at the University of South Florida. The Omnibus has been conducted by Sifo since 1984.

Monthly,[1] a minimum of five omnibuses, each with 200 interviews, are run. Thus, approximately 1,000 interviews are completed each month (with the exception of July) of persons 16 years of age and older in Sweden. The result of this sampling procedure results in each Omnibus of 200 interviews being a representative sample of the Swedish population. The current analysis is based on five such Omnibuses conducted between October 10 and October 14, 1986,

A total of 1,792 telephone numbers were identified. Of these, 392 numbers were excluded for various reasons, i.e., not a valid "in-use" number (216), the number was a commercial one (87), and other reasons (89). Thus, the net valid sample was 1,400. The total number of respondents was 1005 (72%). There were 395 (28%) refusals.

For the design of the 1981 U.S. study, see Aging in the Eighties: America in Transition, Washington, D.C. National Council on Aging.

Footnote

[1]Each Omnibus uses a special sampling procedure referred to as KATURV. That is, from all telephone categories 200 telephone numbers are drawn randomly and in proportion to the number of households in Stockholm, South-East Sweden, Greater Gothenburg, and so forth. These 200 members are the "starting points" for sample selection. By adding +1 nine times to the last digit of the randomly selected telephone number, there are a total of 2,000 telephone numbers in each Omnibus. For example, if the telephone number 35 50 44 is selected, then all numbers through 36 50 53 are in the sample for the Omnibus. This procedure increases the chances of reaching households with unlisted numbers and those who may have recently moved. It should also be noted that practically 100% if the Swedish adult have telephones in their residence.

For each series of ten telephone numbers, one interview is completed for each Omnibus. If there is no answer on the first originally selected number after ten follow-up calls, the next number is selected. If there is no answer at the second number after the ten follow-up calls, the third number is selected, and so forth, until one interview is conducted within the group of ten telephone numbers. Ten resultless attemptes to contact household causes it to be excluded and placed into the nonresponse category.

Once the household is contacted, the person interviewed is identified through a second random selection process. Each member of the household, aged 16 and older is identified; once identified the members of that household are assigned a randomly selected number. The person interviewed in the household is the one with the lowest random number. Without further elaboration, there are also mechanisms for substitution of the person with the lowest random-numbers, if that person is not at home.

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